Case 08-28965 Doc 1 Filed 10/27/08 Entered 10/27/08 14:35:00 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 37

United States Bankruptcy Court Northern District of Illinois				Volu	untary Petition				
Name of Debtor (if individual, enter Last, First, M Bass, Erica C	fiddle):			Name of Jo	oint Debt	or (Spot	use) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	years					-	ne Joint Debtor ind trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpaye EIN (if more than one, state all): <b>9147</b>	er I.D. (ITIN	) No./Complete		Last four d EIN (if mo	-			°axpayer I.I	D. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & Zip Code): 7925 S Phillips Unit 12a			Street Address of Joint Debtor (No. & Street, City, State & Zip Code):						
Chicago, IL	ZIPCOL	DE <b>60617</b>							ZIPCODE
County of Residence or of the Principal Place of I Cook	Business:			County of l	Residenc	e or of t	he Principal Pla	ce of Busin	ness:
Mailing Address of Debtor (if different from street	et address)			Mailing Ad	ldress of	Joint Do	ebtor (if differer	nt from stre	et address):
	ZIPCOL	ЭE							ZIPCODE
Location of Principal Assets of Business Debtor (	if different fr	om street address	abov	/e):				•	
								7	ZIPCODE
Type of Debtor  (Form of Organization)  (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)	☐ Sir U.: ☐ Ra	Nature of (Check of ealth Care Busines angle Asset Real Es S.C. § 101(51B) ilroad	one b	ox.)	n 11	Ct	the Petitio napter 7 napter 9 napter 11 napter 12	n is Filed ( Chap Reco Mair Chap	Code Under Which (Check one box.) oter 15 Petition for organition of a Foreign on Proceeding oter 15 Petition for
Partnership Other (If debtor is not one of the above entities check this box and state type of entity below.)	,   <u> </u>						ebts are primaril	Nature of I (Check one y consumer	e box.) r
	Tit	Tax-Exen (Check box, i obtor is a tax-exemule 26 of the United ernal Revenue Co	if app apt or d Stat	olicable.) ganization u		§ 1 ind per	ots, defined in 1 01(8) as "incurrilividual primaril sonal, family, old purpose."	red by an ly for a	business debts.
Filing Fee (Check one	box)		1	Check one	hov.		Chapter 11 I	Debtors	
Full Filing Fee attached  Filing Fee to be paid in installments (Applicable to individuals only). Must				Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).					
attach signed application for the court's consideration certifying that the debt is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.				Check if:  Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.					
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or mo creditors, in accordance with 11 U.S.C. § 1126(b).									
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt proper distribution to unsecured creditors.					d, there v	will be n	o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	_								
1-49 50-99 100-199 200-999 1	,000- 5,000		10,00 25,00		25,001- 50,000		50,001- 100,000	Over 100,000	
\$80  to $$50,001  to$ $$100,001  to$ $$500,001  to$	51,000,001 to			000,001 to	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	
Estimated Liabilities  So to \$50,001 to \$100,001 to \$500,001 to \$			\$50,0	000,001 to	\$100,00	00,001	\$500,000,001 to \$1 billion		n

Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, attach	n additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If me	ore than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are partial I, the attorney for the petitioner that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available upon the state of the complete that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available upon the state of the complete that I have informed the petition of the complete of the petition of the complete of the petition	Exhibit B d if debtor is an individual primarily consumer debts.) named in the foregoing petition, declar oner that [he or she] may proceed under itle 11, United States Code, and have notice each such chapter. I further certification the notice required by § 342(b) of the
	X /s/ Nicolette Robovsky Signature of Attorney for Debtor(s)	10/27/08
Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	ach a separate Exhibit D.)
		his District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pending in	this District.
☐ Debtor is a debtor in a foreign proceeding and has its principal proceeding and has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or p	roceeding [in a federal or state court]
Certification by a Debtor Who Resid (Check all app  Landlord has a judgment against the debtor for possession of debtor	olicable boxes.)	
(Name of landlord or less	or that obtained judgment)	
(Address of la	ndlord or lessor)	
☐ Debtor claims that under applicable nonbankruptcy law, there are	•	

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Name of Debtor(s):

Bass, Erica C

Case 08-28965 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

Filed 10/27/08

Document

#### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): Bass, Erica C

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Erica C Bass Erica C Bass Signature of Debtor Χ

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 27, 2008

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

#### Signature of Attorney\*

#### X /s/ Nicolette Robovsky

Signature of Attorney for Debtor(s)

#### Nicolette Robovsky 6278336

Printed Name of Attorney for Debtor(s)

#### Gleason & Gleason

Firm Name

#### 77 W Washington, Ste 1218

Address

Chicago, IL 60602

#### (312) 578-9530

Telephone Number

#### October 27, 2008

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authorized I	ndividual		
Printed N	ame of Authoriz	ed Individual		
Title of A	uthorized Indivi	dual		

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address	

ignature of Bankru	

or officer, principal, responsible person, or partner whose social security number is provided above.

Date

X

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

<sup>\*</sup>In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Case 08-28965 Official Form 1, Exhibit D (10/06)

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United States Ba	ankruptcy Co	ur
Northern Dis	trict of Illino	is

IN RE:		Case No.
Bass, Erica C		Chapter 7
·	Debtor(s)	•

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a
motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable
of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Erica C Bass

Date: October 27, 2008

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
x	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read this notice.	

Bass, Erica C	X /s/ Erica C Bass	10/27/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	x	
	Signature of Joint Debtor (if any)	Date

B6 Summary (Case 08-28965<sub>07)</sub> Doc 1

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Document Page 7 of 37 United States Bankruptcy Court Northern District of Illinois Desc Main

IN RE:	Case No
Bass, Erica C	Chapter 7
Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 1,625.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 5,600.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 20,237.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,492.15
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,490.00
	TOTAL	18	\$ 1,625.00	\$ 25,837.50	

Form 6 - Statistical Summary (P200) Doc 1 Filed

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IN RE:		Case No.
Bass, Erica C		Chapter 7
	Debtor(s)	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 5,600.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 5,600.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,492.15
Average Expenses (from Schedule J, Line 18)	\$ 2,490.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 3,065.67

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 5,600.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 20,237.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 20,237.50

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Case No.

IN RE Bass, Erica C

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Debtor(s)

(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

**TOTAL** 

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(If known)

IN RE Bass, Erica C

Debtor(s)

Doc 1

Case No.

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand		50.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles		250.00
6.	Wearing apparel.		Used Clothing		250.00
7.	Furs and jewelry.		Misc Costume Jewelry		75.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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(If known)

IN RE Bass, Erica C

\_ Case No. \_ Debtor(s)

#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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IN RE Bass, Erica C

Debtor(s)

Case No. \_ (If known)

#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul><li>33. Farming equipment and implements.</li><li>34. Farm supplies, chemicals, and feed.</li></ul>	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		TO	TAL	1,625.00

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Debtor(s)

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(If known)

IN RE Bass, Erica C

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#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on Hand	735 ILCS 5 §12-1001(b)	50.00	50.00
Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles	735 ILCS 5 §12-1001(a)	250.00	250.00
Used Clothing	735 ILCS 5 §12-1001(a)	250.00	250.00
Misc Costume Jewelry	735 ILCS 5 §12-1001(b)	75.00	75.00

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(If known)

IN RE Bass, Erica C

Debtor(s)

Case No.

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
		l		-	l			
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			Value \$					
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0 continuation sheets attached			(Total of th	is p	oago	e)	\$	\$
					Tot			
			(Use only on la	st p	oago	e)	\$	(for all all and a
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

1 continuation sheets attached

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(If known)

IN RE Bass, Erica C

Debtor(s)

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Case No.

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2008 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). **Extensions of credit in an involuntary case** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Bass, Erica C

Debtor(s)

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#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

#### **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

			(Type of Friend) for Change Zaket on Timbonet							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED		AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.			2006 taxes							
Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114-0326								5,600.00	5,600.00	
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
Sheet no1 of1 continuation sheets Schedule of Creditors Holding Unsecured Priority	att Cla	ached aims	to (Totals of the		age	e)	\$	5,600.00	\$ 5,600.00	\$
(Use only on last page of the com	olet	ed Scl	nedule E. Report also on the Summary of Sch		Fota iles		\$	5,600.00		
(Us report also on th	e oi	nly on atistic	last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate	plic	Tota able oata	e,			\$ 5,600.00	\$

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IN RE Bass, Erica C

Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>21983855848347</b>			Collections				
At&T PO Box 8100 Aurora, IL 60507-8100							100.00
ACCOUNT NO. <b>291002060860</b>			Collections				
Bank Of America MO1-800-17-09 PO Box 236 Baint Louis, MO 63166-0236							400.00
ACCOUNT NO. <b>05M1-728112</b>			Judgment				
Century 21 Brown Realty C/O Herbert C Goldman Esq I1 S Lasalle St Ste 1000 Chicago, IL 60603-1207							1,030.00
ACCOUNT NO.			Collections				,
Chex Systems 7805 Hudson Rd Ste 100 Saint Paul, MN 55125-1595							
							100.00
5 continuation sheets attached			(Total of th	Subt is pa			\$ <b>1,630.00</b>
				T	`ota	ıl	
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	atist	tica	ıl	\$

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IN RE Bass, Erica C

Debtor(s)

\_ Case No. \_

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			tickets	П			
City Of Chicago Bureau Of Parking 333 S State St Ste 540 Chicago, IL 60604-3992							2,000.00
ACCOUNT NO.			Assignee or other notification for:	H			2,000.00
Linebarger, Goggan, Blair, & Sampson LLP Attorneys At Law PO Box 6152 Chicago, IL 60606-0152			City Of Chicago Bureau Of Parking				
ACCOUNT NO.			Utility or Cellular Service				
Com Ed Customer Care Center PO Box 805379 Chicago, IL 60680-5379							500.00
ACCOUNT NO. <b>032089411</b>			Collections	П			
Directv 2230 E Imperial Hwy El Segundo, CA 90245-3531							750.00
ACCOUNT NO.  CBE 131 Tower Park Ste 100 PO Box 2635 Waterloo, IA 50704-2635			Assignee or other notification for: Directv				730.00
ACCOUNT NO. <b>45D01-0802-CC-19</b>			Judgment	H		$\dashv$	
Enterprise Leasing Comp Of Chicago C/O William M Jonelis, Esq 9337 Calumet Ave Munster, IN 46321-2894							5,200.00
ACCOUNT NO. <b>2727409233</b>			Collections	H			<u> </u>
Essence PO Box 60001 Tampa, FL 33660-0001							
							24.00
Sheet no1 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	_	age	)	\$ 8,474.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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(If known)

IN RE Bass, Erica C

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 517800772884			Revolving account opened 8/07			П	
Fst Premier 601 S Minnesota Ave Sioux Falls, SD 57104-4824							421.00
ACCOUNT NO. 45D09-0711-IF-10250			Collections				
Lake County Clerk Traffic Division 2293 N Main St Crown Point, IN 46307-1854							120.50
ACCOUNT NO.			Medical or Dental Bill				
Little Company Of Mary Hospital 2800 W 95th St Evergreen Park, IL 60805-2701							4,200.00
ACCOUNT NO. 46319BSS143NL00N			Collections				1,200.00
National Credit Audit Corp For Sister To Sister 8512 N Allen Rd Peoria, IL 61615-1527							12.00
ACCOUNT NO. <b>1532013890031543</b>			Collections			H	12.00
Nco Financial 507 Prudential Rd Horsham, PA 19044-2308							152.00
ACCOUNT NO.			Assignee or other notification for:			H	132.00
West Asset Management 2703 N US Highway 75 Sherman, TX 75090-2567			Nco Financial				
ACCOUNT NO. <b>38165083</b>	F		Open account opened 7/07	H		$\dashv$	
Nco- MedcIr PO Box 8547 Philadelphia, PA 19101-8547							
						Ц	359.00
Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	_		)	\$ 5,264.50
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o	n al	\$

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IN RE Bass, Erica C

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		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Med1 02 Crandon Emergency Physicians			Assignee or other notification for: Nco- Medclr				
ACCOUNT NO. 38165806  Nco- Medclr PO Box 8547 Philadelphia, PA 19101-8547			Open account opened 7/07				
ACCOUNT NO.  Med1 02 Crandon Emergency Physicians			Assignee or other notification for: Nco- Medclr				241.00
ACCOUNT NO. 31535637  Nco- MedcIr PO Box 8547 Philadelphia, PA 19101-8547			Open account opened 7/06				
ACCOUNT NO.  Med1 02 Crandon Emergency Physicians			Assignee or other notification for: Nco- Medclr				152.00
ACCOUNT NO. 24024  New Age Furn 4238 S Cottage Chicago, IL 60653			Installment account opened 9/08				
ACCOUNT NO. 5297092 Osi Collect 4165 E Thousand Oaks Blvd Westlake Village, CA 91362-3814							1,582.00
Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule E. Paper	-	age Fota	e) al	152.00 \$ 2,127.00
			(Use only on last page of the completed Schedule F. Reporting the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	tatis	tica	al	\$

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(If known)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	П		H	
Med1 02 Crandon Emergency Physician			Osi Collect				
ACCOUNT NO. <b>450002859</b>			Open account opened 4/02				
Peoples Engy 130 E Randolph St Chicago, IL 60601-6207							1,100.00
ACCOUNT NO. <b>15700958</b>			Open account opened 7/06	H		H	1,100.00
Premier Credit Corpora 2773 Remico St SW Wyoming, MI 49519-2409							612.00
ACCOUNT NO.			Assignee or other notification for:	П			012.00
South Shore Hospital			Premier Credit Corpora				
ACCOUNT NO. <b>15320138</b>			Open account opened 9/05				
Premier Credit Corpora 2773 Remico St SW Wyoming, MI 49519-2409							270.00
ACCOUNT NO.			Assignee or other notification for:	Н		$\dashv$	276.00
South Shore Hospital			Premier Credit Corpora				
ACCOUNT NO.			Collections				
TCF Bank 800 Burr Ridge Pkwy Burr Ridge, IL 60527-6486							
							300.00
Sheet no4 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	)	\$ 2,288.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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Debtor(s)

(If known)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Collections	Ħ		1	
Telecheck 5251 Westheimer Rd Houston, TX 77056-5412							100.00
ACCOUNT NO. <b>618577</b>			Open account opened 8/06	H		+	100.00
Torres Credit Srv 27 F St Carlisle, PA 17013-1409	-		open account opened 6/60				354.00
ACCOUNT NO.			Assignee or other notification for:	H		┪	33 1133
Commonwealth Edison Co	1		Torres Credit Srv				
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. <u>5</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub			\$ 454.00
Schedic of Creators froming Obsecuted Poliphorty Claims			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	T alstatis	Tota o o tica	ıl n ıl	\$ 20,237.50

86G (Official 1995) 08728965	Doc 1	Filed 10/27/08	Entered 10/27/08 14:35:00	Desc Main	
500 (Official Form 00) (12/07)		Document	Page 23 of 37		
IN DE Bass Frica C			Case No.		

Debtor(s)

(If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Bass, Erica C			Case No.	

Debtor(s)

(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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(If known)

IN RE Bass, Erica C

Debtor(s)

Case No.

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF	F DEBTOR ANI	) SPOUS	SE		
Single		RELATIONSHIP(S):				AGE(S)	i:
		DEPTOR			SPONSE		
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Door Wolin - Levin 6 months 1740 E 55th S Chicago, IL 6	St					
INCOME: (Estima	ate of average o	r projected monthly income at time case filed)			DEBTOR		SPOUSE
		alary, and commissions (prorate if not paid mon	thly)	\$	2,829.67		DI C C
2. Estimated month		ialy, and commissions (provide a not provide a	un,	\$	•	\$	
3. SUBTOTAL	,			\$	2,829.67	\$	
4. LESS PAYROL	L DEDUCTION	NS		Ψ		Ψ	
a. Payroll taxes a				\$	573.52	\$	
b. Insurance				\$		\$	
c. Union dues				\$		\$	
d. Other (specify)	)			. \$		\$	
z gimeotai oi		NED LICENOMIC		\$	572 52	\$	
5. SUBTOTAL OF				\$	573.52		
6. TOTAL NET M	IONIHLY IA	KE HOME PAY		<b>5</b>	2,256.15	<u>\$</u>	
7. Regular income	from operation	of business or profession or farm (attach detaile	ed statement)	\$		\$	
8. Income from rea	l property	•		\$		\$	
9. Interest and divid				\$		\$	
		ort payments payable to the debtor for the debtor	or's use or	Φ	000.00	Φ	
that of dependents 11. Social Security		umant assistance		\$	236.00	\$	
		ment assistance		\$		\$	
(Speeny)				\$		\$	
12. Pension or retir	ement income			\$		\$	
13. Other monthly	income						
(Specify)				. \$		\$	
				\$ \$		\$	
				ъ <u> </u>		<b>a</b>	
14. SUBTOTAL O	F LINES 7 TF	HROUGH 13		\$	236.00	\$	
15. AVERAGE M		\$	2,492.15	\$			
44 601 601							
		ONTHLY INCOME: (Combine column totals otal reported on line 15)	from line 15;		¢	2,492.	15
ii mere is omy one	debior repeat to	nai reported on tille 13)		1	\$	<b>∠,43</b> ∠.	. 13

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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IN RE Bass, Erica C

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Debtor(s)

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Case No.

(If known)

2,490.00

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	550.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	
c. Telephone	\$	120.00
d. Other Cable And Internet	\$	100.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	500.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	Φ	
d. Auto	\$	
e. Other	\$	
	s	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Irs Repayment	\$	200.00
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	\$	
	<u>\$</u>	
14. Alimony, maintenance, and support paid to others		
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other Personal Care & Grooming	<u>\$</u>	100.00
Child Care	\$	120.00
<del></del>	— <u>\$</u> —	
	— ¥ —	
18 AVERACE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if	Г	

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None** 

#### 20. STATEMENT OF MONTHLY NET INCOME

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

a. Average monthly income from Line 15 of Schedule I	\$ _	2,492.15
b. Average monthly expenses from Line 18 above	\$_	2,490.00
c. Monthly net income (a. minus b.)	\$	2.15

Desc Main

(If known)

IN RE Bass, Erica C

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Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **20** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: October 27, 2008 Signature: /s/ Erica C Bass Erica C Bass Debtor Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature: (Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Bass, Erica C		Chapter 7
,	Debtor(s)	1

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2,829.00 2008 Income from employment (monthly) - last 6 months only

22,084.00 2007 Income from employment

20,000.00 2006 Income from employment

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

236.00 2008 Child Support (monthly)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	preceding the commencement of \$5,475. If the debtor is an indiviousligation or as part of an alterna	rimarily consumer debts: List f the case unless the aggregate dual, indicate with an asterisk tive repayment schedule under or chapter 13 must include pay	each payment or other transfer to any cree value of all property that constitutes or (*) any payments that were made to a crea plan by an approved nonprofit budgeting ments and other transfers by either or both	is affected by such transfer is less than editor on account of a domestic support g and credit counseling agency. (Married
None		ed debtors filing under chapter	liately preceding the commencement of the 12 or chapter 13 must include payments joint petition is not filed.)	
4. Su	its and administrative proceeding	ngs, executions, garnishments	s and attachments	
None		rs filing under chapter 12 or c	ebtor is or was a party within <b>one year</b> in hapter 13 must include information conced a joint petition is not filed.)	
AND Ente Chic	CION OF SUIT  CASE NUMBER  rprise Leasing Company of ago v Bass 01-0802-CC-19	NATURE OF PROCEEDIN Civil	COURT OR AGENCY G AND LOCATION Hammond IN	STATUS OR DISPOSITION <b>Judgment</b>
City	of Chicago v Bass	Administrative	Cook	Dismissed
None	the commencement of this case. or both spouses whether or not a	(Married debtors filing under a joint petition is filed, unless	cized under any legal or equitable process chapter 12 or chapter 13 must include in the spouses are separated and a joint petition	formation concerning property of either
None	the seller, within one year imme	possessed by a creditor, sold a ediately preceding the commen	t a foreclosure sale, transferred through a concernent of this case. (Married debtors filings whether or not a joint petition is filed	ing under chapter 12 or chapter 13 must
6. As	signments and receiverships			
None		pter 12 or chapter 13 must incl	ors made within <b>120 days</b> immediately proude any assignment by either or both spous	
None	commencement of this case. (Ma	rried debtors filing under chap	, receiver, or court-appointed official with ter 12 or chapter 13 must include informati ses are separated and a joint petition is no	ion concerning property of either or both
7. Gi	fts			
None	gifts to family members aggregat	ing less than \$200 in value per iling under chapter 12 or chapt	immediately preceding the commencemer individual family member and charitable of ter 13 must include gifts or contributions be joint petition is not filed.)	contributions aggregating less than \$100
8. Lo	sses			
None		arried debtors filing under cha	in <b>one year</b> immediately preceding the capter 12 or chapter 13 must include losses joint petition is not filed.)	
9. Pa	yments related to debt counselin	ng or bankruptcy		
None			of the debtor to any persons, including atto- petition in bankruptcy within <b>one year</b> imm	

NAME AND ADDRESS OF PAYEE Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

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DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR **10/18/2008** 

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 676.00

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.



#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: October 27, 2008	Signature /s/ Erica C Bass	
	of Debtor	Erica C Bass
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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**Northern District of Illinois** 

IN RE:					Case No.			
Bass, Erica C			Chapter <b>7</b>					
		Debtor(s)			. –			
	CHAPTER 7	' INDIVIDUAL D	DEBTOR'S	STATEMENT (	OF INTEN	TION		
I have filed a s	chedule of assets and liab chedule of executory cont the following with respect	racts and unexpired lea	ases which incl	ludes personal proper	rty subject to a		ed lease.	
Description of Secured Pro-	operty	Creditor's Name			Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None								
								Lease will be assumed pursuant to 11 U.S.C. §
Description of Leased Prop	perty		Lessor's Name					362(h)(1)(A)
10/27/2008	/s/ Erica C Bass							
Date	Erica C Bass		Del	otor		Joi	nt Debtor (i	f applicable)
I declare under p compensation and and 342 (b); and, bankruptcy petition	enalty of perjury that: (1 have provided the debtor (3) if rules or guidelines on preparers, I have given the debtor, as required by that	) I am a bankruptcy p with a copy of this doc have been promulgated the debtor notice of the	petition prepare cument and the d pursuant to 1	er as defined in 11 Union notices and informate 1 U.S.C. § 110(h) se	U.S.C. § 110; tion required t etting a maxin	(2) I prepunder 11 Unum fee fo	pared this d I.S.C. §§ 110 r services cl	ocument for 0(b), 110(h), nargeable by
If the bankruptcy	ame and Title, if any, of Banka petition preparer is not a n, or partner who signs th	an individual, state the	e name, title (i	f any), address, and	Social Security social security	_	-	
Address								
Signature of Bankru	ptcy Petition Preparer				Date			
Names and Social is not an individua	Security numbers of all ot al:	her individuals who pro	epared or assist	ted in preparing this d	locument, unle	ess the ban	kruptcy peti	tion preparer

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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IN RE:

Bass, Erica C

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_\_\_26

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: October 27, 2008

/s/ Erica C Bass
Debtor

Joint Debtor

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Bass, Erica C 7925 S Phillips Unit 12a Chicago, IL 60617 Document Page 34 of 37 Enterprise Leasing Comp of Chicago C/O William M Jonelis, Esq 9337 Calumet Ave Munster, IN 46321-2894

New Age Furn 4238 S Cottage Chicago, IL 60653

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Essence PO Box 60001 Tampa, FL 33660-0001 Osi Collect 4165 E Thousand Oaks Blvd Westlake Village, CA 91362-3814

At&T PO Box 8100 Aurora, IL 60507-8100 Fst Premier 601 S Minnesota Ave Sioux Falls, SD 57104-4824

Peoples Engy 130 E Randolph St Chicago, IL 60601-6207

Bank Of America MO1-800-17-09 PO Box 236 Saint Louis, MO 63166-0236 Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114-0326 Premier Credit Corpora 2773 Remico St SW Wyoming, MI 49519-2409

CBE 131 Tower Park Ste 100 PO Box 2635 Waterloo, IA 50704-2635 Lake County Clerk Traffic Division 2293 N Main St Crown Point, IN 46307-1854 TCF Bank 800 Burr Ridge Pkwy Burr Ridge, IL 60527-6486

Century 21 Brown Realty C/O Herbert C Goldman Esq 11 S Lasalle St Ste 1000 Chicago, IL 60603-1207 Linebarger, Goggan, Blair, & Sampson LLP Telecheck Attorneys At Law 5251 Westl PO Box 6152 Houston, T Chicago, IL 60606-0152

Felecheck 5251 Westheimer Rd Houston, TX 77056-5412

Chex Systems 7805 Hudson Rd Ste 100 Saint Paul, MN 55125-1595 Little Company Of Mary Hospital 2800 W 95th St Evergreen Park, IL 60805-2701 Torres Credit Srv 27 F St Carlisle, PA 17013-1409

City Of Chicago Bureau Of Parking 333 S State St Ste 540 Chicago, IL 60604-3992

National Credit Audit Corp For Sister To Sister 8512 N Allen Rd Peoria, IL 61615-1527 West Asset Management 2703 N US Highway 75 Sherman, TX 75090-2567

Com Ed Customer Care Center PO Box 805379 Chicago, IL 60680-5379 Nco Financial 507 Prudential Rd Horsham, PA 19044-2308

Directv 2230 E Imperial Hwy El Segundo, CA 90245-3531 Nco- Medclr PO Box 8547 Philadelphia, PA 19101-8547

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Filed 10/27/08 Entered 10/27/08 14:35:00 Desc Main Document Page 35 of 37 United States Bankruptcy Court Northern District of Illinois Case 08-28965 Doc 1

IN	RE:	Case No	
Ва	ass, Erica C	Chapter 7	
		ebtor(s)	
	DISCLOSURE (	OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.		ule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation or agreed to be paid to me, for services rendered or to be rendered on behalf of the defollows:	
	For legal services, I have agreed to accept		\$ 676.00
	Prior to the filing of this statement I have received		\$676.00
	Balance Due		\$
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed	d compensation with any other person unless they are members and associates of my law fir	m.
	I have agreed to share the above-disclosed co together with a list of the names of the people	empensation with a person or persons who are not members or associates of my law firm. As a sharing in the compensation, is attached.	A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed	d to render legal service for all aspects of the bankruptcy case, including:	
	<ul><li>b. Preparation and filing of any petition, schedul</li><li>c. Representation of the debtor at the meeting of</li></ul>	nd rendering advice to the debtor in determining whether to file a petition in bankruptcy; les, statement of affairs and plan which may be required; foreditors and confirmation hearing, and any adjourned hearings thereof; eccedings and other contested bankruptcy matters;	
6.	By agreement with the debtor(s), the above disclos Litigation / Adversary Proceedings \$400.00 for Motions to Redeem Credit Counseling Fees	sed fee does not include the following services:	
		CERTIFICATION	
	certify that the foregoing is a complete statement of oroceeding.	any agreement or arrangement for payment to me for representation of the debtor(s) in this	bankruptcy
_	October 27, 2008	/s/ Nicolette Robovsky	
	Date	Signature of Attorney	

Gleason & Gleason

Name of Law Firm

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Certificate Number: 00437-ILN-CC-005170721

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on October 16, 2008	- <u></u> -•	at 2:46	o'clock PM MDT
Erica Bass			
Black Hills Children's Ranch, Inc.			
an agency approved pursuant to 11 U.S.C. §			
Northern District of Illinois			
with the provisions of 11 U.S.C. §§ 109(h) ar	nd 111		, C ,
A debt repayment plan was not prepared	If a c	debt repayment pla	an was prepared, a copy of
the debt repayment plan is attached to this cer			
This counseling session was conducted by tele	ephone	<u>-</u>	·
Date: October 16, 2008 E	3y	/s/Vera Gell	
	ame		

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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(Joint Debtor)

	Northern	-District of the	<del>c</del> 37 01 37
IN RE:			
Bass, Erica C		1	Case No.
	Debtor(s)		Chapter <u>7</u>
DE	organd by Depion(8)	RDING ELECTRONIC F or Corporate Representative 1 Filing over the Internet	ILING
PART I - DECLARATION OF PE			
A. To be completed in all cases.	THONER		Date: October 23, 2008
schedules, and this DECLARATION to with the Clerk in addition to the petition pursuant to 11 U.S.C. sections 707(a) a  B. To be checked and applicable on debts and who has (or have) chosen  I (we) am(are) aware that I (we) is relief available under each such chapter 7.	nents, is true and correct of the United States Bankron. I(we) understand that found 105.  Ly if the petitioner is an to file under chapter 7.  May proceed under chapter chapter; I(we) choose to	t. I(we) consent to my(our) at uptcy Court. I(we) understand ailure to file this DECLARAT individual (or individuals) er 7, 11, 12, or 13 of Title 11 L proceed under chapter 7; and	, the undersigned debtor(s), corporate ) have given my (our)attorney, including , statements, schedules, and if applicable, torney sending the petition, statements, that this DECLARATION must be filed ION will cause this case to be dismissed whose debts are primarily consumer united States Code; I(we) understand the I(we) request relief in accordance with
C. To be checked and applicable only  I declare under penalty of perjury to file this petition on behalf of the	at the second		ited liability entity.  correct and that I have been authorized the chapter specified in the petition.
Signature: (Debtor or Corporate Offic	er, Partner or Member)	Signature:	(Joint Debtor)